

Commonwealth of Kentucky  
Personnel Cabinet

# Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance  
Board Members

October 2014

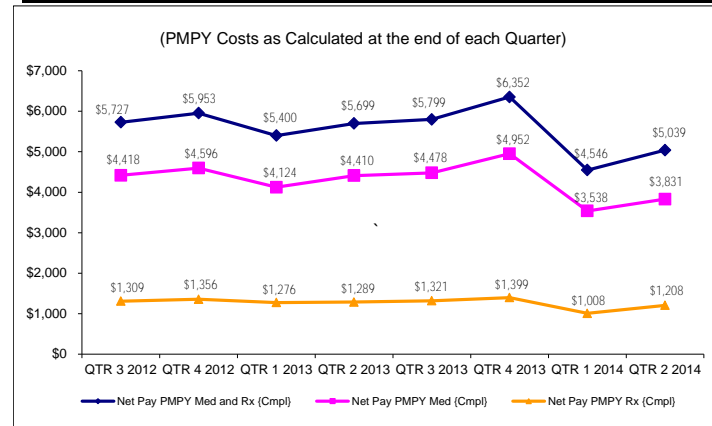
# DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

## Enrollment

Fact	Jun 2013 - May 2014	Jun 2012 - May 2013	% Change
Employees Avg Med	152,548	155,380	-1.82%
Members Avg Med	266,078	268,962	-1.07%
Family Size Avg	1.7	1.7	0.76%
Member Age Avg	37.1	37.3	-0.52%

## Net Incurred Claims Cost per Member



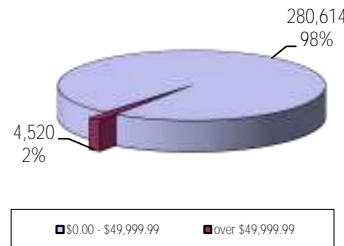
## Allowed Claims Costs PMPY with Norms

	Jun 2012 - May 2013	Jun 2013 - May 2014	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$4,992.95	\$4,981.96	0%	\$4,307.29	13.54%
Allow Amt PMPY IP Acute {Cmpl}	\$1,403.59	\$1,398.86	0%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,564.66	\$3,561.01	0%	\$2,995.31	15.89%
Allow Amt PMPY OP Fac Med {Cmpl}	\$1,961.93	\$1,990.30	1%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$969.15	\$920.52	-5%	N/A	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$344.34	\$338.30	-2%	N/A	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$539.78	\$529.27	-2%	N/A	N/A
Out of Pocket PMPY Med {Cmpl}	\$530.59	\$671.48	27%	\$561.69	16.35%
Allow Amt PMPY Rx {Cmpl}	\$1,574.41	\$1,523.43	-3%	\$1,027.31	32.57%
Out of Pocket PMPY Rx {Cmpl}	\$263.10	\$285.33	8%	\$0.00	N/A

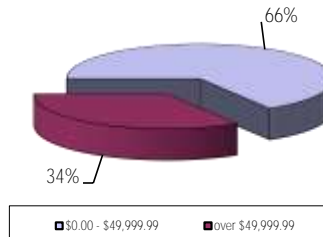
## High Cost Claimants

Jun 13—May 14

### % of High Cost Patients



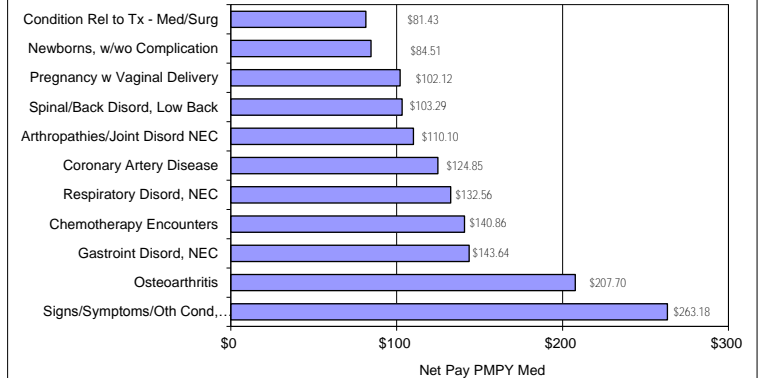
### % of Total Net Payments (Med and Rx)



## Prescription Drug Programs

	Fact	Jun 2012 - May 2013	Jun 2013 - May 2014	% Change
Mail Order	Discount Off AWP % Rx	50.13%	55.05%	9.82%
	Scripts Generic Efficiency Rx	93.14%	94.11%	1.04%
Retail	Discount Off AWP % Rx	48.18%	56.54%	17.33%
	Scripts Generic Efficiency Rx	93.86%	94.67%	0.86%
Total	Discount Off AWP % Rx	48.62%	56.22%	15.64%
	Scripts Generic Efficiency Rx	93.80%	94.61%	0.87%
	Scripts Maint Rx % Mail Order	12.51%	13.21%	5.59%

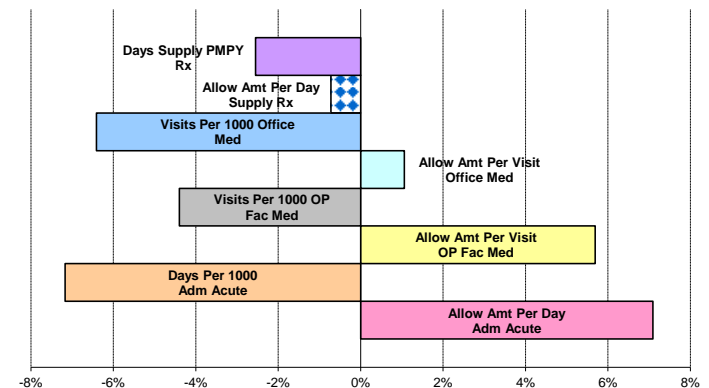
## Top 10 Clinical Conditions



## Cost Drivers Support

Fact	Jun 2012 - May 2013	Jun 2013 - May 2014	% Change
Allow Amt Per Day Adm Acute	\$4,313.96	\$4,619.83	7.09%
Days Per 1000 Adm Acute	319.11	296.23	-7.17%
Allow Amt Per Visit OP Fac Med	\$1,041.58	\$1,100.82	5.69%
Visits Per 1000 OP Fac Med	1,883.62	1,800.79	-4.40%
Allow Amt Per Visit Office Med	\$116.87	\$118.10	1.06%
Visits Per 1000 Office Med	8,292.79	7,761.47	-6.41%
Allow Amt Per Day Supply Rx	\$2.72	\$2.70	-0.72%
Days Supply PMPY Rx	579.73	564.94	-2.55%

## Cost Drivers—Utilization and Price Trends



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## **Introduction**

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

## **Overview**

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2012 Medstat processed enrollment information for a total of 270,404 members as well as 8,891,904 claims (3,894,285 Medical claims and 4,997,619 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

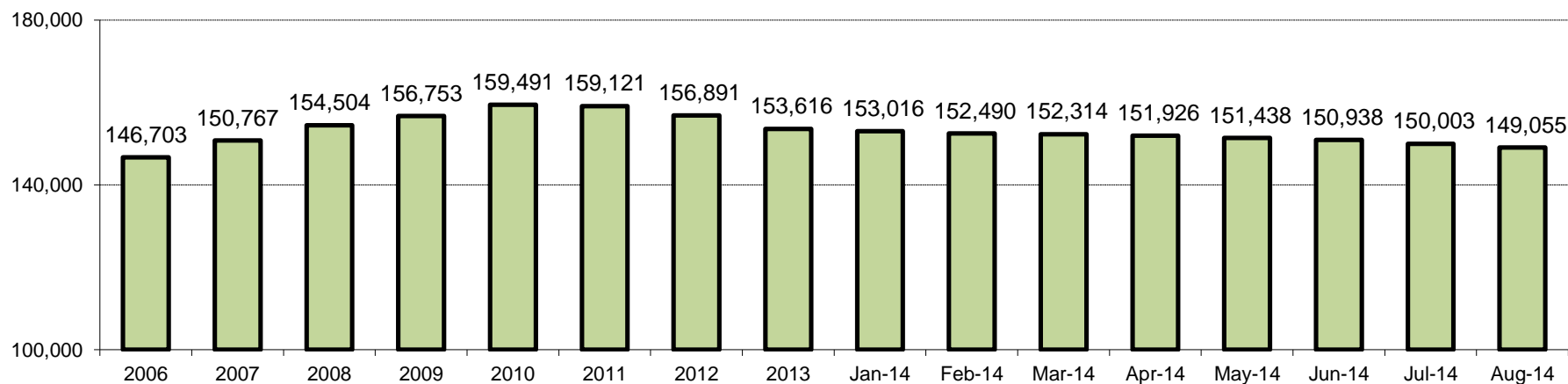
## **Definitions**

- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is Standard PPO, Capitol Choice, Optimum PPO, Maximum Choice, Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, or Commonwealth Select.
- **Carrier** is claims listed by carrier. (Please note that Express Scripts data is designated as Humana).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

## Enrollment

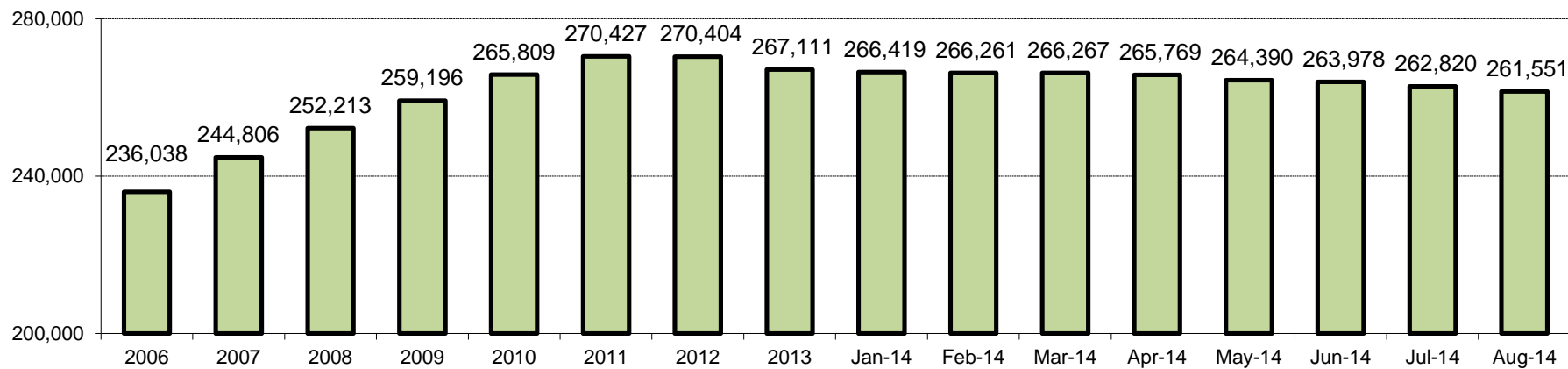
The following chart shows planholder enrollment (contracts) for 2006-2013 and monthly year-to-date for 2014. Enrollment will fluctuate on a monthly basis (Approximately 8,000 cross-referenced spouses in any given month are not included)

**Number of Contracts**  
for 2006-2013 and by Month for 2014



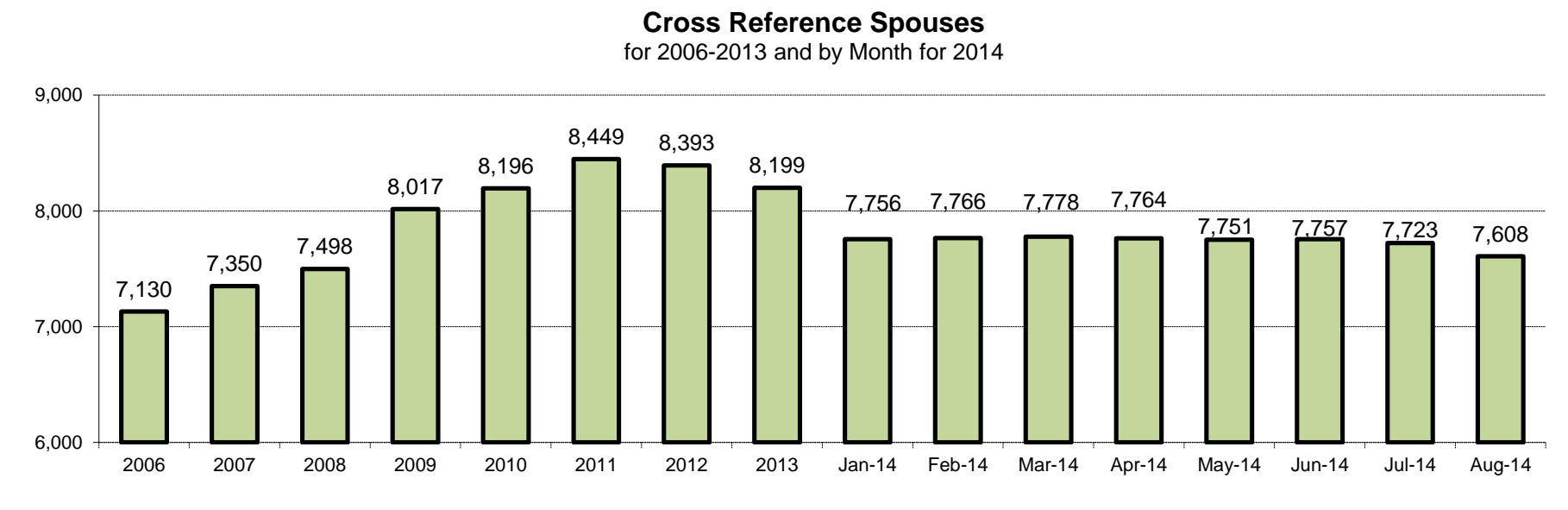
The following chart shows member enrollment (covered lives) for 2006-2013 and monthly year-to-date for 2014. Enrollment will fluctuate on a monthly basis.

**Number of Covered Lives**  
for 2006-2013 and by Month for 2014



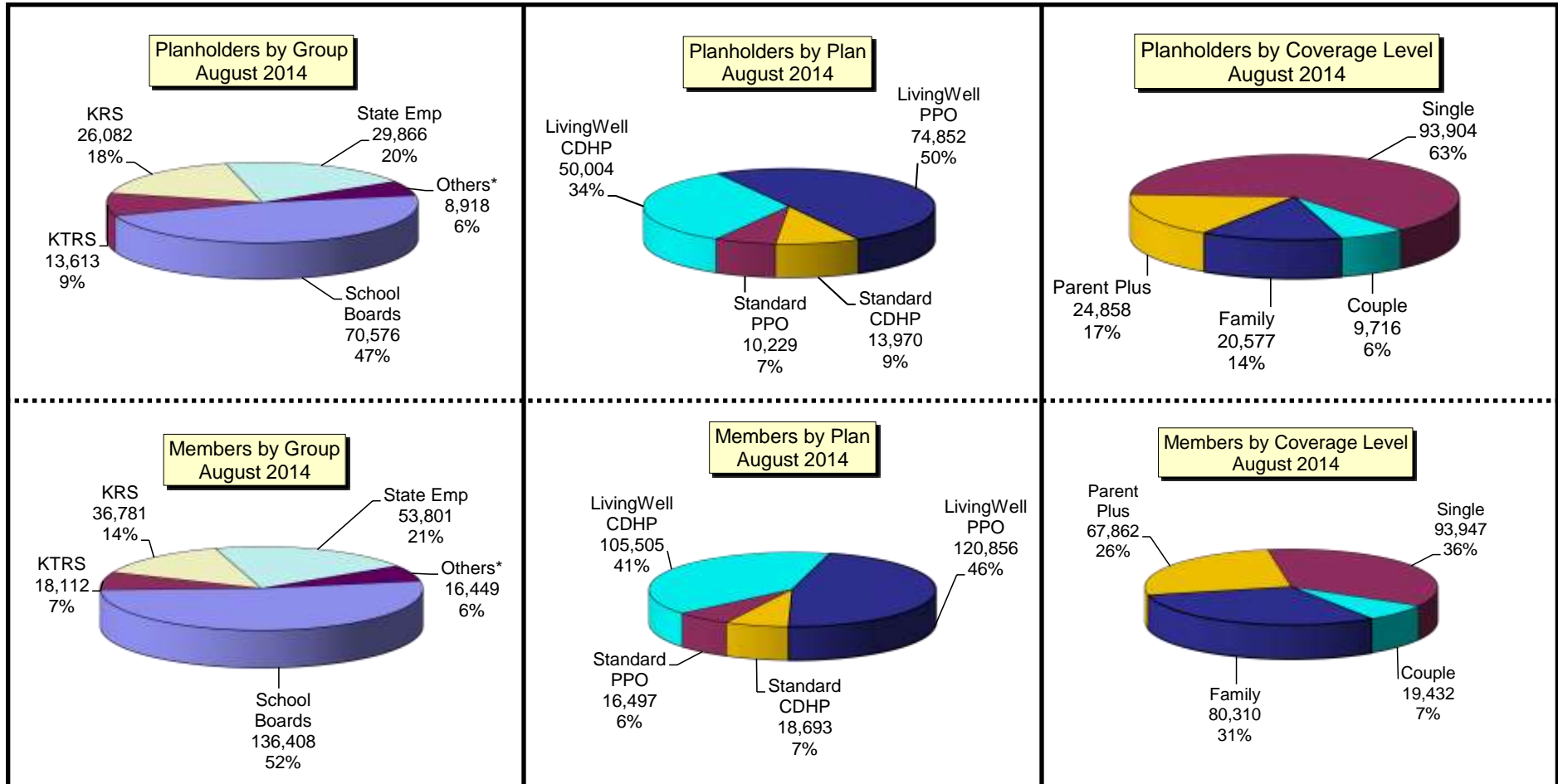
## **Enrollment** *(continued)*

The following graph shows the number of cross-reference spouses for 2006-2013 and monthly year-to-date for 2014. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



## **Enrollment** *(continued)*

The following charts show Planholder and Member enrollment by group, plan, and coverage level.

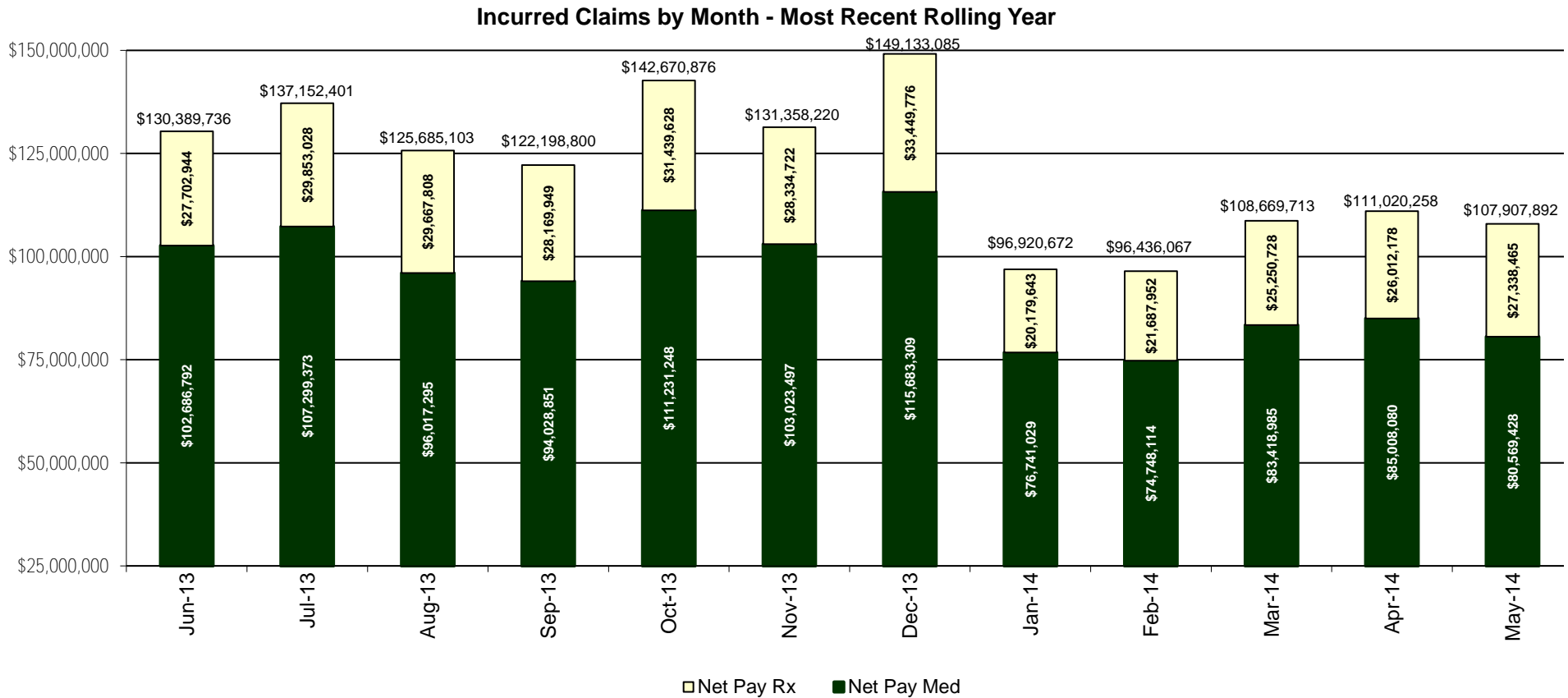


\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).



## Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



## **Claims Costs** *(continued)*

The following tables represent incurred claims by Group for 2006 - 2013 and monthly year-to-date for 2014.

### **INCURRED MEDICAL CLAIMS (no Rx) by Group:**

	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others*</b>	<b>Totals</b>
2006	\$307,404,829	\$93,874,833	\$147,000,881	\$151,118,572	\$48,943,683	\$748,342,797
2007	\$335,233,747	\$96,138,953	\$156,119,263	\$147,816,830	\$50,969,860	\$786,278,653
2008	\$402,843,851	\$109,319,917	\$194,688,095	\$178,641,561	\$64,333,716	\$949,827,140
2009	\$427,644,878	\$123,944,338	\$220,434,791	\$177,195,445	\$68,628,440	\$1,017,847,892
2010	\$467,251,898	\$134,399,726	\$218,395,487	\$193,151,301	\$79,182,411	\$1,092,380,824
2011	\$475,939,979	\$137,632,074	\$239,407,280	\$200,932,917	\$80,536,373	\$1,134,448,624
2012	\$507,951,540	\$138,235,994	\$243,270,168	\$206,925,397	\$90,129,975	\$1,186,513,074
2013	\$523,631,308	\$134,057,965	\$232,417,582	\$213,549,199	\$95,764,235	\$1,199,420,289
Jan 2014	\$31,312,932	\$8,312,232	\$16,412,317	\$14,474,974	\$6,228,574	\$76,741,029
Feb 2014	\$29,669,292	\$8,522,591	\$15,211,057	\$14,938,881	\$6,406,293	\$74,748,114
Mar 2014	\$34,735,256	\$9,505,660	\$16,176,031	\$16,445,414	\$6,556,625	\$83,418,985
Apr 2014	\$36,079,717	\$9,734,391	\$16,736,896	\$15,757,655	\$6,699,421	\$85,008,080
May 2014	\$33,721,215	\$9,407,262	\$16,071,747	\$14,347,775	\$7,021,428	\$80,569,428

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Group for 2006 - 2013 and monthly year-to-date for 2014.

### **INCURRED Rx CLAIMS (no Med) by Group:**

	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others*</b>	<b>Totals</b>
2006	\$92,676,509	\$35,017,335	\$53,095,577	\$42,857,791	\$13,481,498	\$237,128,711
2007	\$102,883,195	\$37,889,011	\$61,585,393	\$46,102,562	\$15,361,507	\$263,821,668
2008	\$114,318,657	\$42,211,258	\$72,457,449	\$51,523,178	\$17,638,869	\$298,149,411
2009	\$119,002,425	\$45,308,689	\$82,234,684	\$50,881,577	\$18,339,245	\$315,766,619
2010	\$129,624,203	\$49,399,459	\$89,783,758	\$55,125,407	\$21,022,918	\$344,955,745
2011	\$126,659,101	\$48,675,489	\$92,082,668	\$54,232,323	\$20,434,256	\$342,083,837
2012	\$133,981,557	\$50,750,410	\$88,779,439	\$58,569,228	\$21,666,828	\$353,747,464
2013	\$140,312,230	\$50,979,605	\$78,505,063	\$60,353,996	\$22,703,024	\$352,853,919
Jan 2014	\$8,029,950	\$2,607,089	\$4,975,122	\$3,319,771	\$1,247,711	\$20,179,643
Feb 2014	\$8,728,077	\$2,693,050	\$5,137,832	\$3,609,215	\$1,519,779	\$21,687,952
Mar 2014	\$10,125,730	\$3,246,374	\$6,130,495	\$4,186,948	\$1,561,181	\$25,250,728
Apr 2014	\$10,553,361	\$3,235,998	\$5,936,200	\$4,579,185	\$1,707,435	\$26,012,178
May 2014	\$11,188,889	\$3,494,790	\$6,123,878	\$4,604,179	\$1,926,729	\$27,338,465

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Plan for 2006-2013 and monthly year-to-date for 2014.

### **INCURRED MEDICAL CLAIMS (no Rx) by PLAN:**

Time Period	Capitol Choice	Maximum Choice	Optimum PPO	CW Standard PPO	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Missing*	Total
2009	\$115,052,390	\$44,250,277	\$839,555,872	\$14,550,862					\$4,290,752	\$1,017,847,892
2010	\$120,801,466	\$56,099,090	\$893,370,461	\$15,244,745					\$6,865,062	\$1,092,380,824
2011	\$145,752,975	\$71,531,690	\$872,004,689	\$39,637,013					\$5,522,257	\$1,134,448,624
2012	\$159,397,145	\$75,674,737	\$887,828,201	\$53,588,549	\$0	(\$1,306)	(\$277)	\$0	\$10,026,024	\$1,186,515,086
2013	\$156,831,197	\$78,472,568	\$875,259,730	\$64,879,520	\$124,901	\$134,098	\$514,708	\$737,815	\$22,465,752	\$1,199,422,302
Jan-14	\$1,059	\$529	\$66,961	\$15,221	\$3,680,399	\$4,203,710	\$44,508,839	\$22,525,234	\$1,739,077	\$76,782,669
Feb-14	\$0	\$0	\$0	\$0	\$4,291,186	\$2,915,728	\$42,903,877	\$23,130,297	\$1,507,026	\$74,789,785
Mar-14	\$0	\$0	\$0	\$0	\$4,275,245	\$3,320,825	\$46,769,787	\$27,341,959	\$1,711,169	\$83,460,684
Apr-14	\$0	\$0	\$0	\$0	\$4,819,469	\$3,557,530	\$47,859,609	\$27,362,040	\$1,409,432	\$85,049,810
May-14	\$0	\$0	\$0	\$0	\$4,209,609	\$2,975,195	\$44,851,686	\$26,808,951	\$1,723,987	\$80,611,188

\*Missing means the claims could not be tagged to a specific plan.

## **Claims Costs** *(continued)*

The following tables represent incurred claims by Plan for 2006-2013 and monthly year-to-date for 2014.

### **INCURRED Rx CLAIMS (no Med) by PLAN:**

Time Period	Capitol Choice	Maximum Choice	Optimum PPO	CW Standard PPO	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	Missing*	Total
2009	\$35,845,894	\$7,804,096	\$267,798,635	\$3,632,729					\$627,662	\$315,766,619
2010	\$37,400,953	\$10,541,054	\$292,411,029	\$3,839,193					\$763,517	\$344,955,745
2011	\$44,303,915	\$13,658,792	\$275,615,919	\$8,069,769					\$435,441	\$342,083,836
2012	\$47,435,900	\$14,365,499	\$280,627,212	\$10,763,703					\$555,150	\$353,747,464
2013	\$46,693,089	\$15,374,134	\$276,606,074	\$14,029,611	\$1,212	\$13,100	\$68,694	\$9,582	\$58,424	\$352,853,919
Jan-14	\$2,590	\$219	\$31,073	\$2,985	\$1,321,202	\$120,496	\$16,604,884	\$2,068,910	\$27,285	\$20,179,643
Feb-14	\$0	\$0	\$0	\$0	\$1,315,507	\$215,750	\$16,461,152	\$3,667,359	\$28,185	\$21,687,952
Mar-14	\$0	\$0	\$0	\$0	\$1,349,337	\$380,038	\$18,656,736	\$4,791,310	\$73,307	\$25,250,728
Apr-14	\$0	\$0	\$0	\$0	\$1,452,928	\$400,082	\$18,255,323	\$5,848,593	\$55,252	\$26,012,178
May-14	\$0	\$0	\$0	\$0	\$1,502,682	\$520,412	\$18,530,208	\$6,750,721	\$34,441	\$27,338,465

*\*Missing means the claims could not be tagged to a specific plan.*

## **Claims Costs** *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2006-2013 and monthly year-to-date for 2014.

### **INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:**

<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2006	\$105,900,696	\$142,637,212	\$104,245,315	\$391,585,566	\$3,974,007	\$748,342,797
2007	\$123,989,294	\$160,349,021	\$118,430,067	\$447,682,122	\$3,721,482	\$854,171,987
2008	\$138,340,738	\$179,204,916	\$138,984,028	\$489,769,922	\$3,527,536	\$949,827,140
2009	\$148,834,766	\$197,496,335	\$148,195,132	\$519,153,082	\$4,168,576	\$1,017,847,892
2010	\$161,490,560	\$207,327,688	\$168,831,673	\$547,945,617	\$6,785,286	\$1,092,380,824
2012	\$159,932,282	\$247,068,403	\$194,280,828	\$575,323,480	\$9,908,081	\$1,186,513,074
2013	\$145,592,008	\$249,742,059	\$205,232,309	\$583,518,046	\$15,335,866	\$1,199,420,289
Jan 2014	\$9,264,989	\$15,639,698	\$12,677,023	\$37,784,493	\$1,374,825	\$76,741,029
Feb 2014	\$9,219,160	\$14,639,184	\$13,723,422	\$36,100,850	\$1,065,498	\$74,748,114
Mar 2014	\$10,718,539	\$15,995,347	\$14,130,047	\$41,299,247	\$1,275,804	\$83,418,985
Apr 2014	\$10,390,954	\$17,017,854	\$14,040,549	\$42,588,766	\$969,957	\$85,008,080
May 2014	\$9,277,308	\$17,216,694	\$13,022,819	\$39,941,233	\$1,111,374	\$80,569,428

*\*Unable to tag claims to a specific coverage level*

## **Claims Costs** *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2006-2013 and monthly year-to-date for 2014.

### **INCURRED Rx CLAIMS (no Med) by Coverage Level:**

<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2006	\$38,228,159	\$43,809,856	\$25,948,520	\$128,164,514	\$977,662	\$237,128,711
2007	\$42,590,719	\$49,329,230	\$29,736,616	\$141,680,238	\$484,865	\$263,821,668
2008	\$48,563,951	\$54,628,661	\$34,879,637	\$159,504,290	\$572,873	\$298,149,411
2009	\$51,545,047	\$59,726,568	\$37,315,867	\$166,599,775	\$579,363	\$315,766,619
2010	\$57,195,759	\$64,920,207	\$41,129,813	\$180,993,674	\$716,292	\$344,955,745
2011	\$55,944,577	\$66,704,498	\$43,290,721	\$175,791,341	\$352,568	\$342,083,705
2012	\$54,760,963	\$70,977,651	\$47,929,645	\$179,707,967	\$371,239	\$353,747,464
2013	\$50,583,123	\$72,758,964	\$51,923,855	\$177,599,877	-\$11,900	\$352,853,919
Jan-14	\$2,780,750	\$3,642,966	\$2,897,959	\$10,832,598	\$25,370	\$20,179,643
Feb-14	\$2,936,449	\$4,301,168	\$3,129,278	\$11,296,823	\$24,235	\$21,687,952
Mar-14	\$3,732,426	\$4,975,294	\$3,559,917	\$12,911,357	\$71,735	\$25,250,728
Apr-14	\$3,700,455	\$5,469,818	\$3,406,624	\$13,382,403	\$52,878	\$26,012,178
May-14	\$3,945,822	\$5,732,630	\$3,721,822	\$13,904,626	\$33,565	\$27,338,465

*\*Unable to tag claims to a specific coverage level*

## Medical Claims Utilization

The following is based on medical claims\* (does not include Rx) incurred for January—May 2014.

Commonwealth Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt Sgovt	%Diff from {Rcnt SGovt}	Days LOS Admit Acute	Days LOS Admit Acute Rcnt Sgovt	%Diff from Rcnt SGovt	Days Per 1000 Adm Acute	Days Per 1000 Adm Acute Rcnt Sgovt	%Diff from Rcnt Sgovt
LivingWell CDHP	59.66	61.28	-2.64%	3.75	4.90	-23.46%	223.64	249.96	-10.53%
LivingWell PPO	71.28	65.81	8.32%	4.33	5.62	-22.94%	308.58	280.26	10.10%
Standard CDHP	44.26	62.88	-29.61%	4.90	5.90	-16.93%	216.98	260.56	-16.73%
Standard PPO	61.82	66.68	-7.28%	4.81	6.38	-24.58%	297.63	287.12	3.66%
<b>Average</b>	<b>64.06</b>	<b>63.84</b>	<b>0.34%</b>	<b>4.17</b>	<b>5.41</b>	<b>-22.90%</b>	<b>267.25</b>	<b>267.15</b>	<b>0.03%</b>

Commonwealth Plan	Visits Per 1000 Office Med	Visits Per 1000 Office Med Rcnt Sgovt	%Diff from Rcnt SGovt	Visits Per 1000 ER	Visits Per 1000 ER Rcnt Sgovt	%Diff from Rcnt Sgovt
LivingWell CDHP	6,462.51	7,359.93	-12.19%	183.83	242.80	-24.29%
LivingWell PPO	8,118.74	8,160.71	-0.51%	232.08	242.61	-4.34%
Standard CDHP	3,861.14	7,657.57	-49.58%	181.35	241.91	-25.03%
Standard PPO	5,438.99	8,068.60	-32.59%	204.61	240.87	-15.05%
<b>Average</b>	<b>6,974.81</b>	<b>7,798.16</b>	<b>-10.56%</b>	<b>207.34</b>	<b>242.52</b>	<b>-14.51%</b>

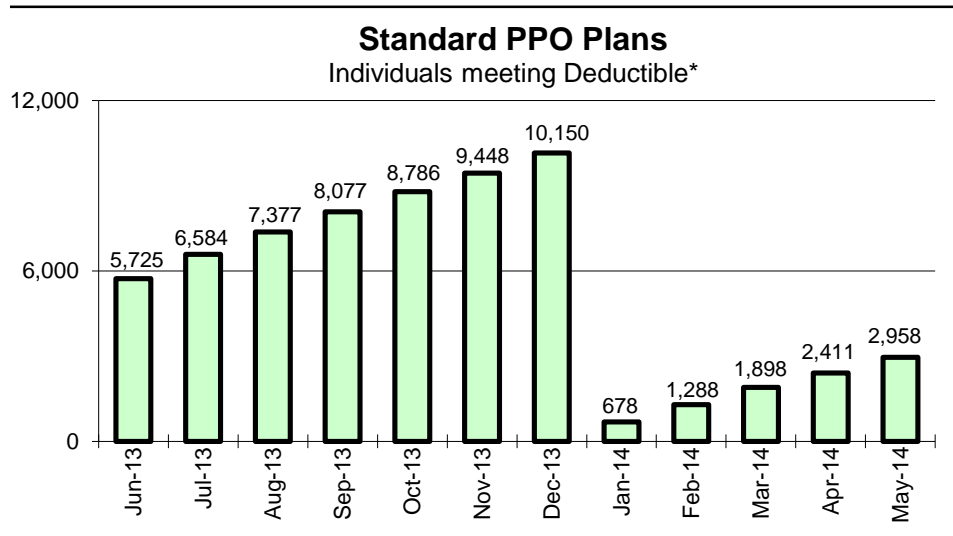
Commonwealth Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	%Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
LivingWell CDHP	7,839.93	7,500.19	4.53%	2,036.78	1,972.44	3.26%
LivingWell PPO	11,743.06	8,682.50	35.25%	2,935.85	2,441.95	20.23%
Standard CDHP	5,986.44	8,407.16	-28.79%	1,547.22	2,215.45	-30.16%
Standard PPO	8,157.77	8,709.07	-6.33%	2,114.45	2,385.25	-11.35%
<b>Average</b>	<b>9,534.28</b>	<b>8,191.81</b>	<b>16.39%</b>	<b>2,422.76</b>	<b>2,234.23</b>	<b>8.44%</b>

\*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

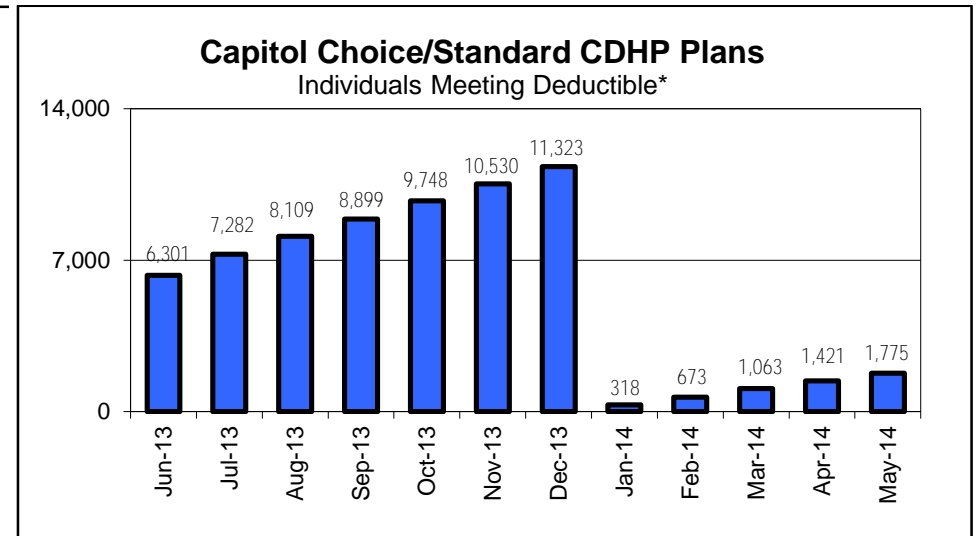


## Analysis of Individuals and Families Meeting Their Deductibles

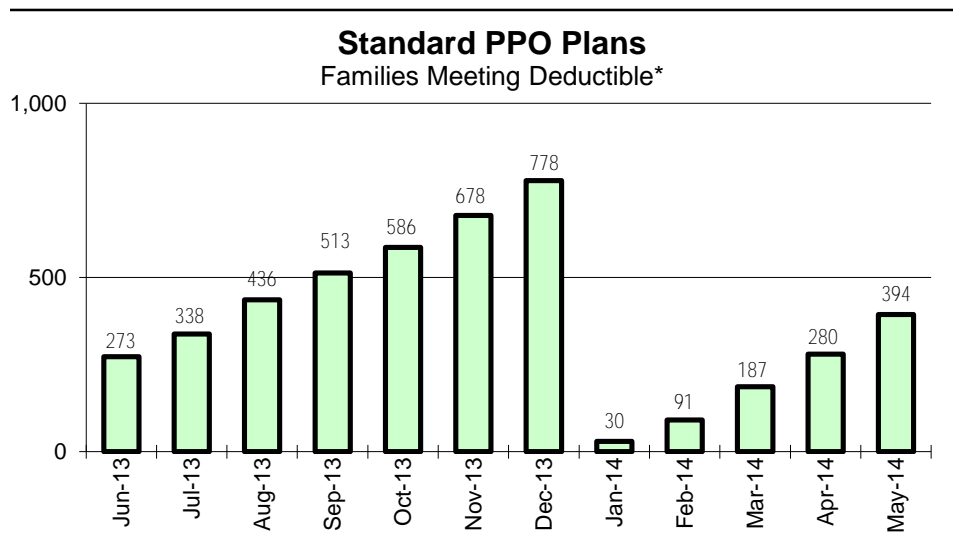
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



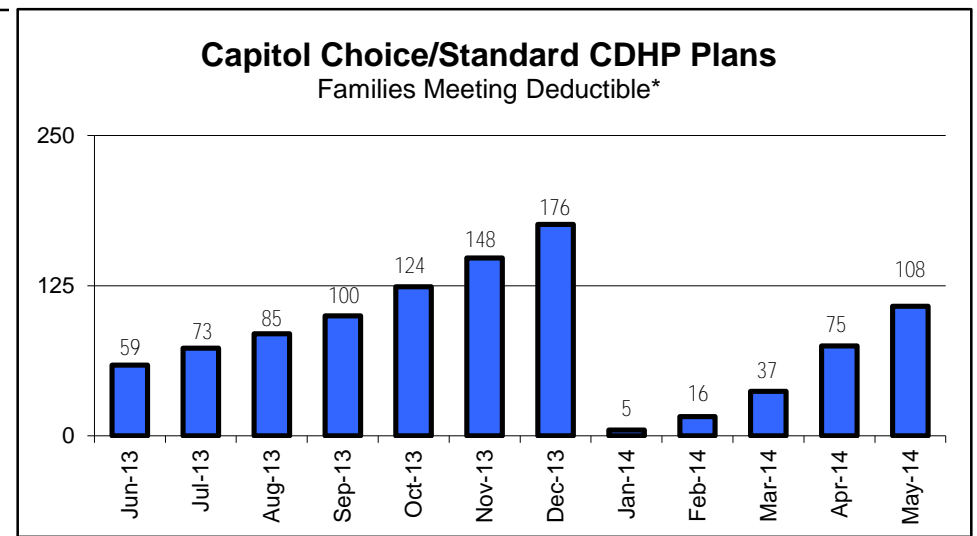
\* 2013 Individual Deductible is \$600; 2014 Individual Deductible is \$750



\* 2013 Individual Deductible is \$615; 2014 Individual Deductible is \$1,750



\* 2013 Family Deductible is \$1,800; 2014 Family Deductible is \$1,500



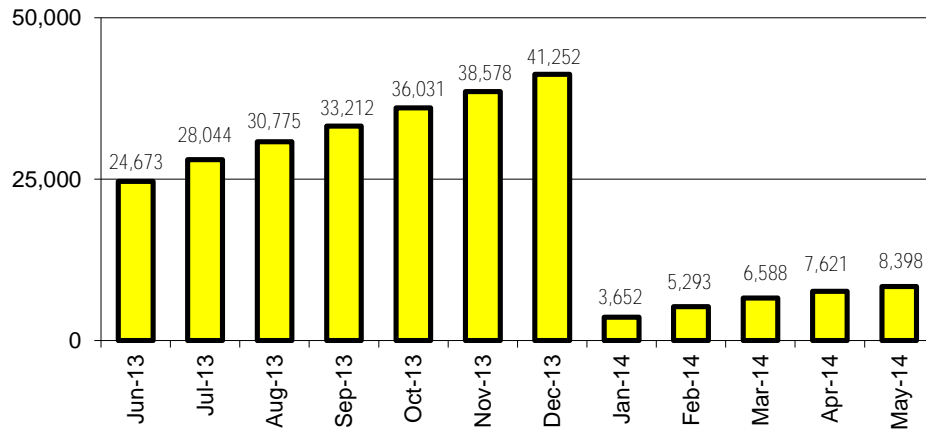
\* 2013 Family Deductible is \$1,850; 2014 Family Deductible is \$3,500

## Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.

### Optimum PPO/LivingWell PPO Plans

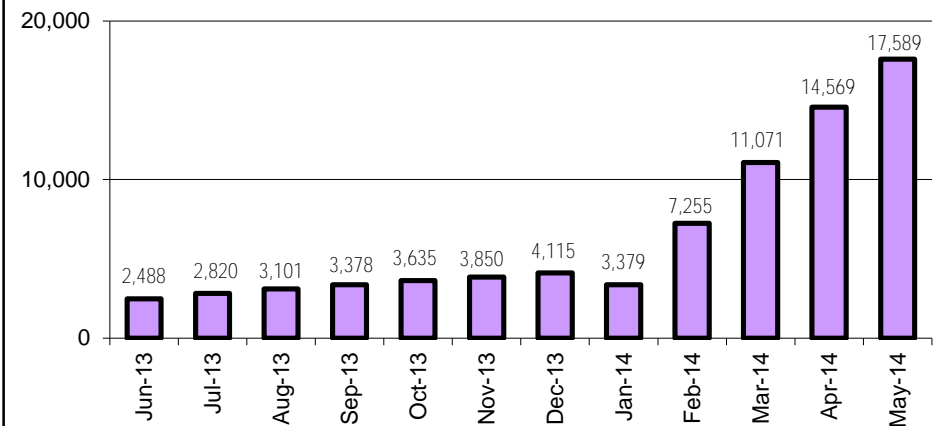
Individuals Meeting Deductible\*



\* 2013 Individual Deductible is \$370; 2014 Individual Deductible is \$500

### Maximum Choice/LivingWell CDHP Plans

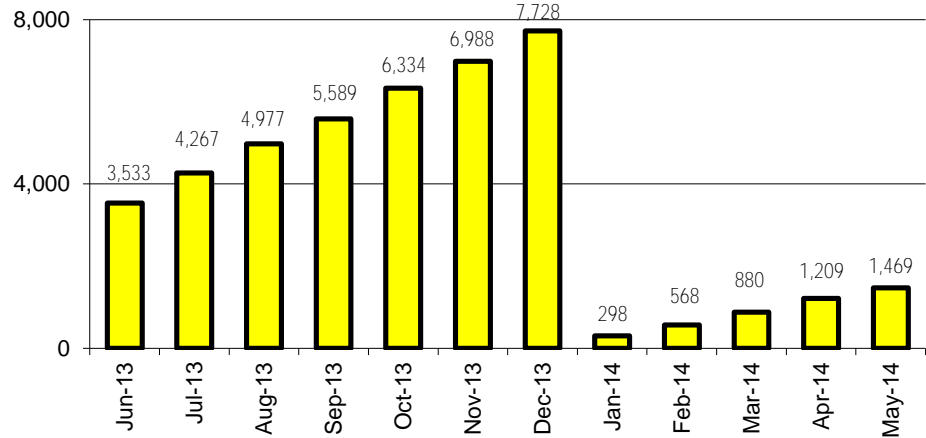
Individuals Meeting Deductible\*



\* 2013 Individual Deductible is \$2,450; 2014 Individual Deductible is \$1,250

### Optimum PPO/LivingWell PPO Plans

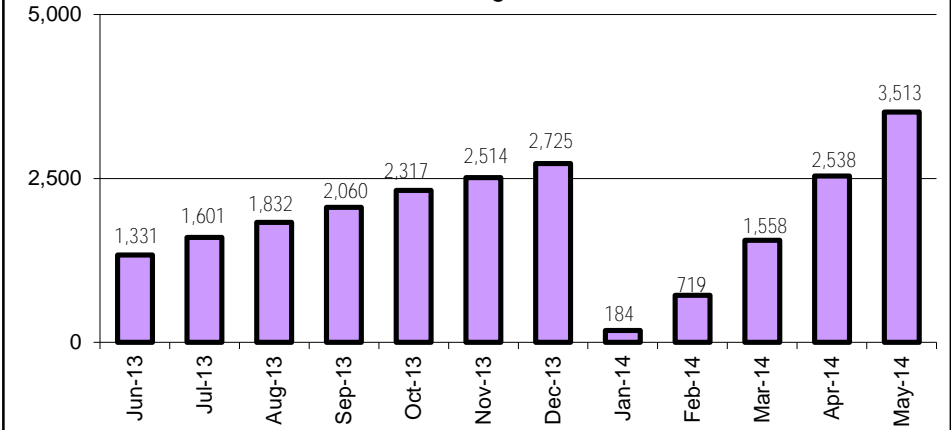
Families Meeting Deductible\*



\* 2013 Family Deductible is \$740; 2014 Family Deductible is \$1,000

### Maximum Choice/LivingWell CDHP Plans

Families Meeting Deductible\*



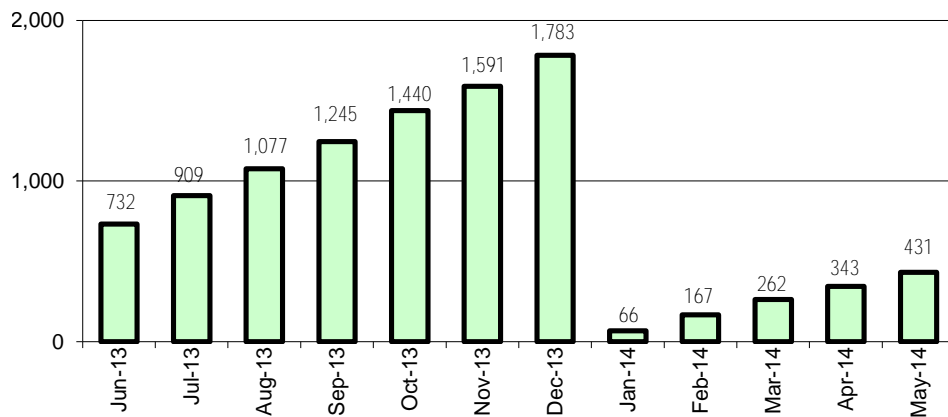
\* 2013 Family Deductible is \$3,650; 2014 Family Deductible is \$2,500

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.

### Standard PPO Plans Individuals

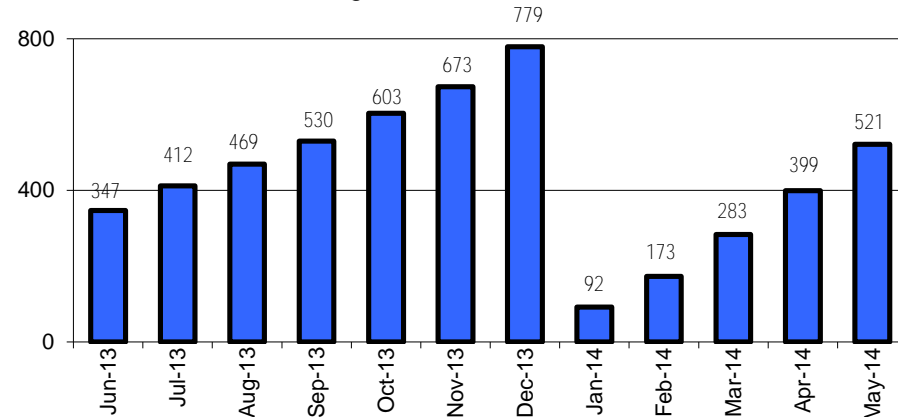
Meeting Maximum Out of Pocket\*



\* 2013 Individual Maximum Out of Pocket is \$3,000; 2014 Individual Maximum Out of Pocket is \$3,500

### Capitol Choice/Standard CDHP Plans Individuals

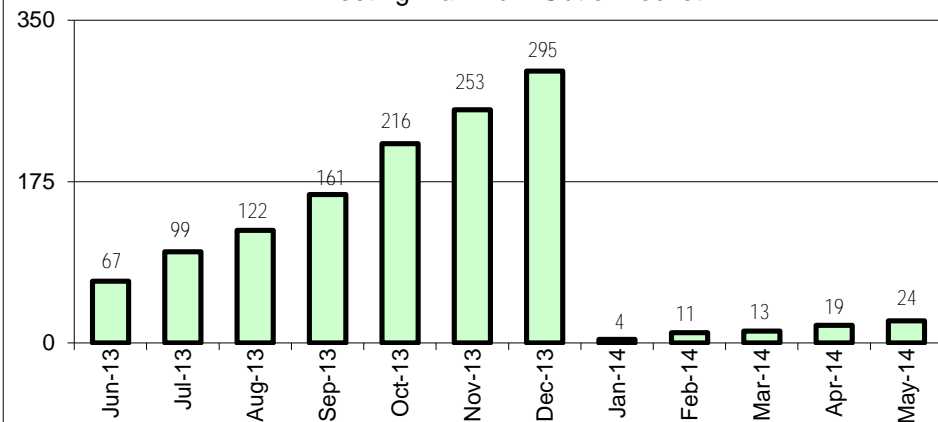
Meeting Maximum Out of Pocket\*



\* 2013 Individual Maximum Out of Pocket is \$2,470; 2014 Individual Maximum Out of Pocket is \$3,500

### Standard PPO Plans Families

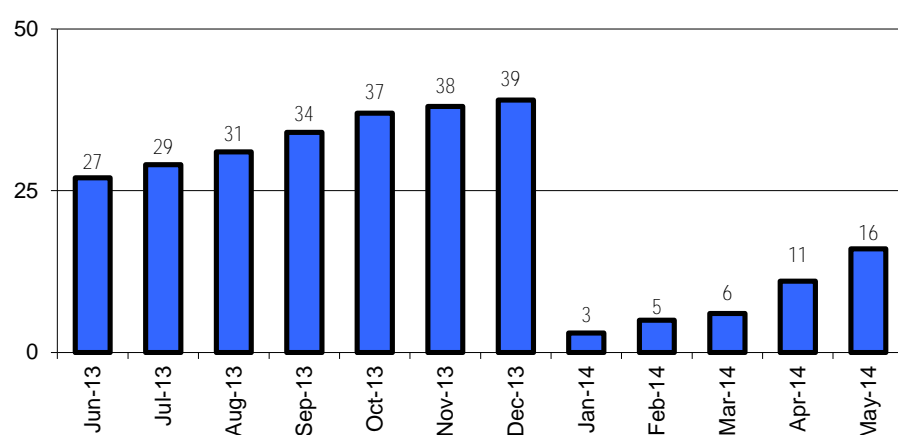
Meeting Maximum Out of Pocket\*



\* 2013 Family Maximum Out of Pocket is \$6,000; 2014 Maximum Out of Pocket is \$7,000

### Capitol Choice/Standard CDHP Plans Families

Meeting Maximum Out of Pocket\*

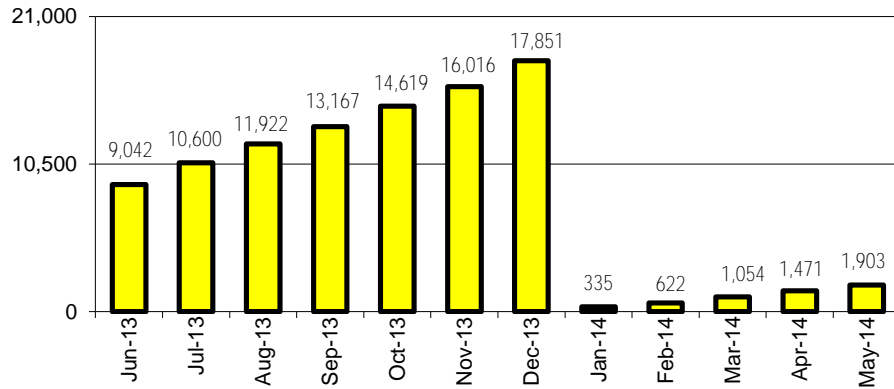


\* 2013 Family Maximum Out of Pocket is \$7,400; 2014 Family Maximum Out of Pocket is \$7,000

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

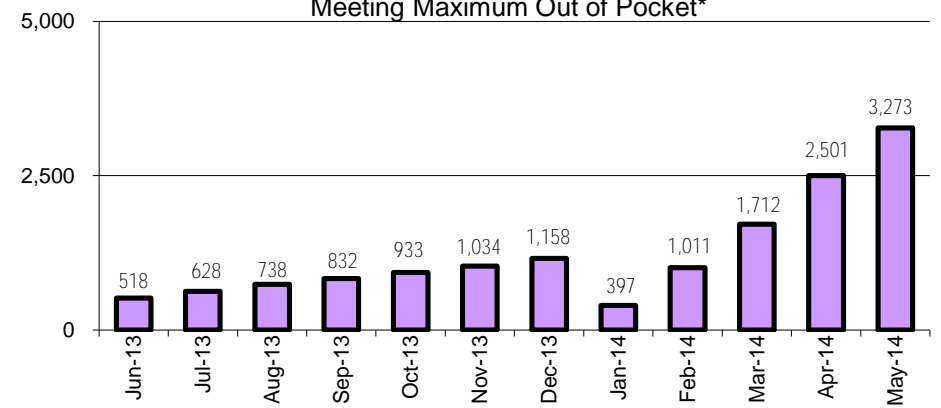
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.

**Optimum PPO/LivingWell PPO Plans Individuals**  
Meeting Maximum Out of Pocket\*



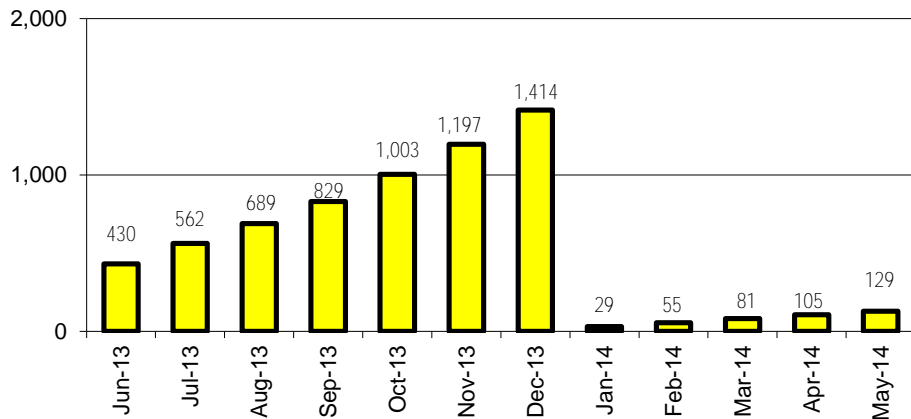
\* 2013 Individual Maximum Out of Pocket is \$1,390; 2014 Maximum Out of Pocket is \$2,500

**Maximum Choice/LivingWell CDHP Plans Individuals**  
Meeting Maximum Out of Pocket\*



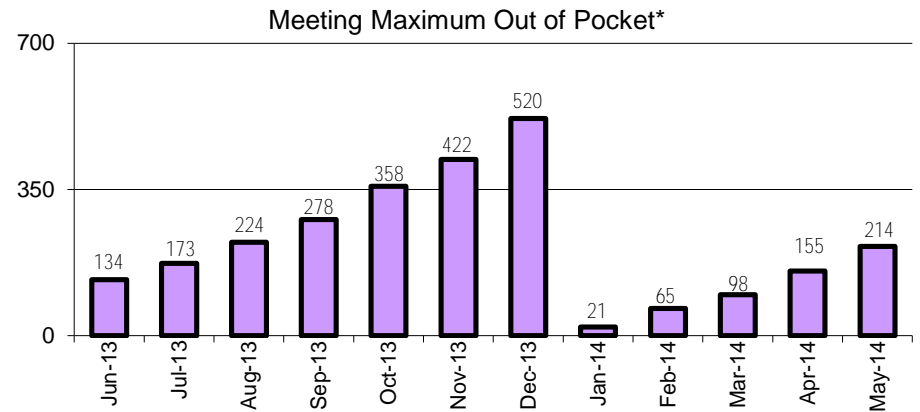
\* 2013 Individual Maximum Out of Pocket is \$3,700; 2014 Individual Max Out of Pocket is \$2,500

**Optimum PPO/LivingWell PPO Plans Families**  
Meeting Maximum Out of Pocket\*



\* 2013 Family Maximum Out of Pocket is \$2,780; 2014 Family Maximum Out of Pocket is \$5,000

**Maximum Choice/LivingWell CDHP Plans Families**  
Meeting Maximum Out of Pocket\*



\* 2012 Family Maximum Out of Pocket is \$5,280; 2013 Family Maximum Out of Pocket is \$5,000

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket (MOOP) expense for the years 2006-2014. This report is based on incurred claims.

Individuals and Families in Essential (2006-08) and CW Standard PPO (2009-13) and Standard PPO (2014— )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2006	Essential	\$750	22.14%	\$3,500	2.96%	\$1,500	16.35%	\$7,000	1.08%
2007	Essential	\$750	22.41%	\$3,500	3.30%	\$1,500	17.70%	\$7,000	1.16%
2008	Essential	\$750	24.25%	\$3,500	4.01%	\$1,500	19.35%	\$7,000	1.51%
2009	CW Standard PPO	\$750	32.06%	\$3,500	5.85%	\$1,500	8.74%	\$7,000	1.14%
2010	CW Standard PPO	\$500	38.12%	\$3,500	4.81%	\$1,500	3.61%	\$7,000	0.73%
2011	CW Standard PPO	\$500	39.40%	\$3,500	4.55%	\$1,500	3.99%	\$7,000	0.56%
2012	CW Standard PPO	\$500	40.49%	\$3,500	4.80%	\$1,500	4.98%	\$7,000	0.77%
2013	CW Standard PPO	\$600	36.67%	\$3,000	6.44%	\$1,800	4.25%	\$6,000	1.61%
2014	Standard PPO	\$750	17.48%	\$3,500	2.55%	\$1,500	3.59%	\$7,000	0.22%

Individuals and Families in Enhanced (2006-08) and Capitol Choice (2009-13) and Standard CDHP (2014—)									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2006	Enhanced	\$250	21.52%	\$1,250	5.80%	\$500	9.95%	\$2,500	0.94%
2007	Enhanced	\$250	21.31%	\$1,250	7.48%	\$500	8.93%	\$2,500	1.00%
2008	Enhanced	\$250	21.95%	\$1,250	8.11%	\$500	9.06%	\$2,500	1.20%
2009	Capitol Choice	\$500	27.85%	\$2,000	1.86%	\$1,500	0.59%	\$6,000	0.01%
2010	Capitol Choice	\$500	25.19%	\$2,000	1.84%	\$1,500	0.49%	\$6,000	0.01%
2011	Capitol Choice	\$575	24.93%	\$2,300	1.61%	\$1,725	0.45%	\$6,900	0.01%
2012	Capitol Choice	\$600	25.70%	\$2,400	1.46%	\$1,800	0.55%	\$7,000	0.01%
2013	Capitol Choice	\$615	25.18%	\$2,470	1.73%	\$1,850	0.52%	\$7,400	0.11%
2014	Standard CDHP	\$1,750	9.12%	\$3,500	3.31%	\$3,500	0.69%	\$7,000	0.10%

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2006-2014. This report is based on incurred claims.

Individuals and Families in Premier (2006-08) and Optimum PPO (2009-13) and LivingWell PPO (2014— )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2006	Premier	\$250	30.15%	\$1,000	6.70%	\$500	9.95%	\$2,000	1.17%
2007	Premier	\$250	30.04%	\$1,000	7.78%	\$500	8.93%	\$2,000	1.20%
2008	Premier	\$250	30.51%	\$1,000	8.60%	\$500	9.06%	\$2,000	1.26%
2009	Optimum PPO	\$250	27.18%	\$1,125	10.05%	\$500	8.42%	\$2,250	1.51%
2010	Optimum PPO	\$300	25.80%	\$1,125	10.89%	\$600	7.05%	\$2,250	1.47%
2011	Optimum PPO	\$345	25.16%	\$1,295	9.99%	\$690	7.31%	\$2,590	1.36%
2012	Optimum PPO	\$355	24.87%	\$1,350	9.93%	\$720	5.51%	\$2,700	1.38%
2013	Optimum PPO	\$370	24.83%	\$1,390	10.74%	\$740	7.57%	\$2,780	1.39%
2014	LivingWell PPO	\$500	6.81%	\$2,500	1.54%	\$1,000	1.87%	\$3,000	0.16%

Individuals and Families in Select (2007-08) and Maximum Choice (2009-13) and LivingWell CDHP (2014— )									
		Individuals				Families			
Plan year	Plan Name	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP	Deductible	Percent Meeting Deductible	Max Out of Pocket	Percent Meeting MOOP
2007	Select	\$2,000	11.72%	\$3,000	3.01%	\$3,000	18.50%	\$4,500	2.61%
2008	Select	\$2,000	12.81%	\$3,000	3.63%	\$3,000	20.03%	\$4,500	3.91%
2009	Maximum Choice	\$2,000	14.90%	\$3,000	4.52%	\$3,000	15.96%	\$4,500	3.64%
2010	Maximum Choice	\$2,000	15.12%	\$3,000	4.91%	\$3,000	16.78%	\$4,500	4.14%
2011	Maximum Choice	\$2,300	14.60%	\$3,455	4.53%	\$3,455	18.28%	\$5,185	4.37%
2012	Maximum Choice	\$2,325	14.71%	\$3,550	4.16%	\$3,530	18.82%	\$5,280	3.99%
2013	Maximum Choice	\$2,450	14.54%	\$3,700	4.09%	\$3,650	19.19%	\$5,400	3.66%
2014	LivingWell CDHP	\$1,250	16.57%	\$2,500	3.08%	\$2,500	6.79%	\$5,000	0.41%

### **Premium (or Premium Equivalent)**

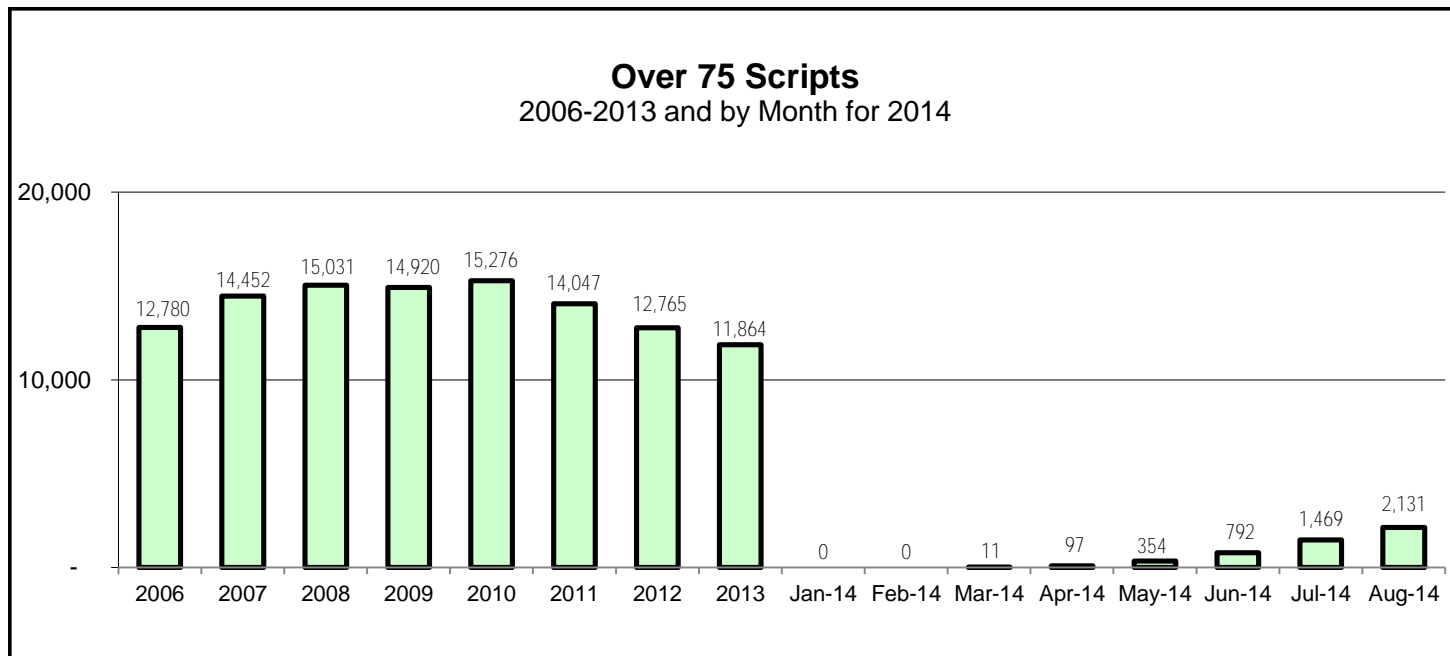
The following details the amount of premium\* (or premium equivalent) paid by the employee and employer for 2006-2013 and monthly through 2014.

<b>Time Period</b>	<b>Employee Premium Amount</b>	<b>Employer Premium Amount</b>	<b>Total Premium Amount</b>
2006	\$153,787,780	\$948,458,338	\$1,102,246,118
2007	\$167,530,819	\$973,220,791	\$1,140,751,611
2008	\$179,094,322	\$1,039,574,462	\$1,218,668,784
2009	\$210,980,360	\$1,190,104,292	\$1,401,084,653
2010	\$223,160,749	\$1,325,801,265	\$1,548,962,014
2011	\$274,375,886	\$1,324,091,690	\$1,598,467,575
2012	\$271,663,955	\$1,332,767,157	\$1,604,431,112
2013	\$271,156,377	\$1,329,854,915	\$1,601,011,292
Jan-14	\$22,376,004	\$113,923,845	\$136,299,849
Feb-14	\$22,375,131	\$113,632,543	\$136,007,674
Mar-14	\$22,344,015	\$113,537,770	\$135,881,785
Apr-14	\$22,297,687	\$113,281,606	\$135,579,293
May-14	\$22,232,090	\$112,951,921	\$135,184,011
Jun-14	\$22,178,579	\$112,610,498	\$134,789,078
Jul-14	\$22,053,526	\$111,950,455	\$134,003,981
Aug-14	\$21,957,092	\$111,244,940	\$133,202,031

*\*Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

## Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more during 2006-2013 and by month for 2014. After a family has filled 75 prescriptions via retail purchase, the co-payment is reduced to \$30 for 2nd tier and \$44 for 3rd tier.



The table below summarizes plan impact for families regarding the scripts benefit in 2014:

Script Count, per Family	Number of Families	Number of Scripts	Avg. # of Scripts per Patient	Avg. Net Payment per Script	Net Payments For All Scripts
0 - 75	71,425	1,466,554	14.35	\$76.62	\$112,373,734.27
Over 75	2,131	209,105	46.11	\$85.47	\$17,872,904.53
<b>Total</b>	<b>73,556</b>	<b>1,675,659</b>	<b>15.70</b>	<b>\$77.73</b>	<b>\$130,246,638.80</b>



**Prescription Drug Utilization** *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

<b>Time Period: Paid Month</b>	<b>Generic</b>	<b>Brand Name, Generic Available</b>	<b>Brand Name</b>	<b>Other*</b>	<b>Total</b>	<b>Scripts Rx % Generic</b>	<b>Scripts Generic Efficiency Rx</b>
Sep 2013	283,778	16,857	52,075	8,344	361,054	78.60%	94.39%
Oct 2013	359,694	30,013	66,303	12,295	468,305	76.81%	92.30%
Nov 2013	298,104	19,718	54,027	8,768	380,617	78.32%	93.80%
Dec 2013	375,115	21,316	67,547	11,244	475,222	78.93%	94.62%
Jan 2014	274,836	15,928	43,614	7,778	342,156	80.32%	94.52%
Feb 2014	279,796	13,662	40,472	7,844	341,774	81.87%	95.34%
Mar 2014	289,579	14,063	41,567	8,839	354,048	81.79%	95.37%
Apr 2014	354,437	17,196	51,389	11,220	434,242	81.62%	95.37%
May 2014	274,480	13,336	39,071	8,812	335,699	81.76%	95.37%
Jun 2014	286,293	13,297	42,407	10,033	352,030	81.33%	95.56%
Jul 2014	338,661	15,395	50,995	12,783	417,834	81.05%	95.65%
Aug 2014	274,303	12,948	40,378	9,428	337,057	81.38%	95.49%

*\*Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

**Prescription Drug Utilization** *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script	Patient Cost Per Script
Jun 2013	266,521	159,752	367,189	1.37	2.83	\$90.13	\$75.45	\$20.23	\$33.75
Jul 2013	265,629	165,095	391,528	1.47	2.96	\$90.64	\$76.25	\$21.21	\$34.12
Aug 2013	264,947	164,316	390,704	1.47	2.91	\$90.13	\$75.93	\$20.93	\$33.74
Sep 2013	263,037	163,244	385,626	1.46	2.86	\$86.68	\$73.05	\$19.98	\$32.19
Oct 2013	265,526	182,057	419,426	1.57	2.86	\$88.31	\$74.96	\$21.08	\$30.74
Nov 2013	265,687	166,796	391,815	1.47	2.87	\$86.23	\$72.32	\$20.34	\$32.40
Dec 2013	265,605	167,290	436,619	1.64	3.10	\$90.56	\$76.61	\$22.74	\$36.11
Jan 2014	265,466	159,491	375,311	1.41	2.85	\$78.96	\$53.77	\$35.49	\$59.06
Feb 2014	265,323	153,637	348,878	1.31	2.74	\$84.20	\$62.16	\$28.85	\$49.82
Mar 2014	265,323	158,365	383,682	1.44	2.89	\$85.09	\$65.81	\$27.73	\$46.46
Apr 2014	264,823	157,521	373,897	1.41	2.86	\$87.04	\$69.57	\$24.54	\$41.25
May 2014	264,390	156,311	377,053	1.43	2.88	\$88.82	\$72.51	\$23.11	\$39.08

*\*\*Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

## **Prescription Drug Utilization** *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred January—May 2014.

<b>Prev Rank</b>	<b>Curr Rank</b>	<b>Product Name</b>	<b>Brand/Generic</b>	<b>Therapeutic Class General</b>	<b>Net Pay Rx</b>	<b>Net Pay Rx as Pct of All Drugs</b>	<b>Scripts Rx</b>	<b>Net Pay Per Day Supply Rx</b>	<b>Patients Rx</b>
1	1	HUMIRA	Single source brand	Immunosuppressants	\$4,073,646.44	3.38%	1,155	\$93.32	415
2	2	NEXIUM	Single source brand	Gastrointestinal Drugs	\$4,022,484.91	3.34%	15,111	\$6.57	5,608
4	3	SOVALDI	Single source brand	Anti-Infective Agents	\$3,340,729.57	2.77%	117	\$946.92	46
3	4	ENBREL	Single source brand	Immunosuppressants	\$3,337,629.05	2.77%	987	\$92.55	358
5	5	CRESTOR	Single source brand	Cardiovascular Agents	\$2,796,155.64	2.32%	17,302	\$3.93	5,989
6	6	HUMALOG	Multisource brand, no generic	Hormones & Synthetic Subst	\$2,512,360.68	2.09%	5,237	\$12.01	2,242
7	7	ABILIFY	Single source brand	Central Nervous System	\$1,952,023.39	1.62%	2,472	\$21.45	970
8	8	COPAXONE	Single source brand	Misc Therapeutic Agents	\$1,874,988.93	1.56%	267	\$166.67	104
9	9	DULOXETINE	Single source generic	Central Nervous System	\$1,778,276.34	1.48%	9,512	\$5.59	3,023
10	10	LANTUS SOLOSTAR	Single source brand	Hormones & Synthetic Subst	\$1,657,252.58	1.38%	4,449	\$9.20	1,834
11	11	GILENYA	Single source brand	Misc Therapeutic Agents	\$1,445,052.99	1.20%	183	\$172.61	68
14	12	STELARA	Single source brand	Immunosuppressants	\$1,373,744.09	1.14%	114	\$361.51	74
12	13	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$1,320,461.66	1.10%	4,606	\$6.96	1,708
13	14	TECFIDERA	Single source brand	Misc Therapeutic Agents	\$1,253,640.89	1.04%	205	\$163.96	62
15	15	ANDROGEL	Multisource brand, no generic	Hormones & Synthetic Subst	\$1,120,916.16	0.93%	2,467	\$13.07	1,029
16	16	DULOXETINE HYDRO-CHLORIDE	Single source generic	Central Nervous System	\$1,032,335.90	0.86%	3,925	\$5.93	1,566
18	17	CELEBREX	Single source brand	Central Nervous System	\$929,087.30	0.77%	4,133	\$5.56	1,651
19	18	LEVEMIR FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$885,457.27	0.74%	2,023	\$10.52	830
20	19	LYRICA	Single source brand	Central Nervous System	\$852,666.48	0.71%	3,301	\$7.70	1,087
-	20	GABAPENTIN	Multisource generic	Immunosuppressants	\$848,203.15	0.70%	507	\$71.57	251
17	21	GLEEVEC	Single source brand	Antineoplastic Agents	\$807,228.69	0.67%	68	\$261.24	27
21	22	ZETIA	Other/unavailable	Cardiovascular Agents	\$794,790.39	0.66%	4,535	\$4.06	1,703
25	23	REBIF	Single source brand	Misc Therapeutic Agents	\$787,487.80	0.65%	116	\$169.43	39
24	24	ONE TOUCH ULTRA	Other/unavailable	Diagnostic Agents	\$763,520.01	0.63%	7,480	\$2.55	4,499
-	25	FLURBIPROFEN	Multisource generic	~Missing	\$761,506.04	0.63%	1,269	\$83.88	239

\*"Product Name" includes all strengths/formulations of a drug

**Prescription Drug Utilization** *(continued)*

In summary, the top 25 drugs represent 6.49% of total scripts and 35.93% of total Rx expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$43,289,092	120,714	4,693,795
All Product Names	\$120,468,966	1,858,821	60,299,114
Top Drugs as Pct of All Drugs	35.93%	6.49%	7.78%

## Utilization

The top 25 clinical conditions based on incurred claims for January–May 2014.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Prevent/Admin Hlth Encounters	\$24,082,205	\$160,325	\$23,891,282	0.04	3.00	625.33	0.65	69,247	\$347.77
2	2	Signs/Symptoms/Oth Cond, NEC	\$23,509,783	\$4,236,772	\$18,477,056	1.89	10.04	504.17	12.17	52,822	\$445.08
3	3	Osteoarthritis	\$17,705,213	\$12,131,271	\$5,533,560	3.53	2.57	188.23	0.52	11,760	\$1,505.55
4	4	Chemotherapy Encounters	\$15,067,006	\$1,454,702	\$13,612,304	0.46	5.92	0.88	0.00	392	\$38,436.24
7	5	Gastroint Disord, NEC	\$13,567,756	\$3,157,327	\$10,393,931	1.58	4.38	131.21	19.74	16,229	\$836.02
5	6	Coronary Artery Disease	\$13,479,253	\$7,960,721	\$5,513,450	2.27	3.98	36.33	2.95	3,954	\$3,409.02
6	7	Respiratory Disord, NEC	\$13,178,634	\$4,266,227	\$8,869,470	0.61	4.31	73.00	14.11	12,416	\$1,061.42
8	8	Pregnancy w Vaginal Delivery	\$11,106,065	\$11,055,669	\$50,396	7.22	2.41	0.52	0.58	1,382	\$8,036.23
9	9	Newborns, w/wo Complication	\$9,253,577	\$8,939,540	\$311,158	10.50	3.39	4.64	0.13	1,461	\$6,333.73
11	10	Arthropathies/Joint Disord NEC	\$8,673,710	\$884,752	\$7,713,864	0.27	3.07	409.07	5.34	25,593	\$338.91
10	11	Spinal/Back Disord, Low Back	\$8,517,620	\$2,504,635	\$6,003,296	0.54	3.10	464.94	4.82	16,860	\$505.20
12	12	Renal Function Failure	\$7,833,621	\$1,095,357	\$6,699,042	0.47	5.29	15.38	0.64	1,789	\$4,378.77
13	13	Condition Rel to Tx - Med/Surg	\$7,567,872	\$4,951,793	\$2,584,393	1.67	4.71	7.60	1.87	1,648	\$4,592.16
14	14	Cardiac Arrhythmias	\$6,766,909	\$2,771,337	\$3,982,958	0.97	3.28	34.13	2.45	3,409	\$1,985.01
15	15	Cancer - Breast	\$6,723,581	\$342,270	\$6,345,122	0.27	4.50	27.66	0.06	1,766	\$3,807.24
16	16	Infections, NEC	\$6,464,234	\$5,600,734	\$856,007	0.09	3.50	66.75	2.40	8,108	\$797.27
19	17	Cardiovasc Disord, NEC	\$5,358,350	\$809,061	\$4,542,915	0.49	3.87	44.43	9.39	6,651	\$805.65
20	18	Urinary Tract Calculus	\$5,277,416	\$446,647	\$4,830,769	0.50	2.36	15.61	5.36	1,833	\$2,879.11
17	19	Cholecystitis/Cholelithiasis	\$5,212,120	\$1,519,061	\$3,693,059	0.92	3.75	4.68	1.75	968	\$5,384.42
18	20	Cerebrovascular Disease	\$4,969,217	\$3,273,727	\$1,654,563	1.31	4.48	10.11	1.72	1,441	\$3,448.45
21	21	Spinal/Back Disord, Ex Low	\$4,881,585	\$1,149,691	\$3,730,163	0.30	3.67	432.06	2.31	13,304	\$366.93
22	22	Diabetes	\$4,547,999	\$1,020,534	\$3,506,599	1.09	4.83	194.25	1.53	16,597	\$274.03
24	23	Fracture/Disloc - Upper Extrem	\$4,200,201	\$431,002	\$3,766,818	0.17	2.95	57.76	7.00	3,172	\$1,324.15
23	24	Pregnancy without Delivery	\$4,160,898	\$1,110,543	\$3,049,899	0.82	3.29	74.21	5.35	3,679	\$1,130.99
24	25	Infections - ENT Ex Otitis Med	\$4,025,266	\$237,703	\$3,786,315	0.22	2.96	512.80	5.81	47,645	\$84.48

NOTE: Medical payments represent only the payments made for the specified condition.

**Utilization** *(continued)*

In Summary, the top clinical conditions represent more than 58.96% of total paid claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$236,130,089	\$81,511,400	\$153,398,392	38.19	3.73	3,935.75	108.66
All Clinical Conditions	\$400,485,635	\$133,362,310	\$264,833,241	70.24	4.1	7,149.12	213.19
Top Clinical Conditions as Pct of All Clinical Conditions	58.96%	61.12%	57.92%	54.37%	91.01%	55.05%	50.97%

## **Claims Lag Analysis**

The following claims lag information is based on medical claims (does not include Rx) incurred January–May 2014.

<b>Plan</b>	<b>Number of Medical Claims</b>	<b>Avg Days Lag Per Claim</b>	<b>% Claims Paid Within 30 Days</b>	<b>% Claims Paid Within 60 Days</b>	<b>% Claims Paid Within 90 Days</b>
LivingWell CDHP	1,098,567	18.3	84.61%	94.00%	97.10%
LivingWell PPO	1,778,597	21.2	78.06%	92.57%	96.87%
Standard CDHP	143,203	20.7	81.13%	93.01%	96.56%
Standard PPO	171,040	23.1	75.73%	91.38%	96.25%
~Missing	26,260	28.3	72.40%	87.87%	93.95%
All Plans	3,277,671	20.7	79.85%	92.85%	96.82%

*\*Missing means the claims could not be tagged to a specific plan.*

### **Claims Lag Analysis** *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14
Jun 2013	\$3,801,897.25	\$1,453,341.45	\$1,104,601.92	\$442,116.77	\$251,015.68	\$171,729.04
Jul 2013	\$9,624,605.76	\$3,829,006.71	\$1,377,995.04	\$595,974.21	\$754,581.44	\$142,619.30
Aug 2013	\$45,081,934.60	\$10,378,822.39	\$2,501,849.41	\$1,355,141.75	\$1,482,333.01	\$127,578.02
Sep 2013	\$51,206,399.25	\$54,185,907.47	\$9,376,751.71	\$3,078,946.78	\$1,984,229.92	\$1,866,979.33
Oct 2013	\$0.00	\$72,506,843.20	\$48,269,775.72	\$11,680,370.65	\$5,986,683.78	\$2,841,539.18
Nov 2013	\$0.00	\$0.00	\$65,527,997.27	\$44,937,083.45	\$14,049,226.94	\$2,907,409.74
Dec 2013	\$0.00	\$0.00	\$0.00	\$76,282,722.74	\$54,745,919.58	\$8,015,968.78
Jan 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$42,128,314.79	\$34,796,820.20
Feb 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$41,258,637.52
Mar 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Apr 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14
Jun 2013	\$125,552.99	(\$2,406.96)	(\$1,242.68)	\$50,653.68	(\$3,794.63)	\$45,958.39
Jul 2013	(\$67,030.91)	\$142,180.39	(\$29,811.61)	(\$91,384.52)	\$43,154.57	(\$83,582.54)
Aug 2013	\$213,104.37	\$60,049.07	\$11,588.15	(\$136,874.35)	(\$81,552.13)	(\$1,416.89)
Sep 2013	\$545,858.93	\$89,972.14	\$4,967.55	(\$76,826.29)	\$111,313.87	(\$175,700.52)
Oct 2013	\$802,145.84	\$326,727.73	\$142,663.39	(\$101,090.01)	\$79,264.31	\$135,952.07
Nov 2013	\$1,919,143.02	\$941,757.47	\$213,970.72	\$521,122.37	\$160,410.24	\$175,026.98
Dec 2013	\$4,189,231.06	\$2,253,529.31	\$2,507,804.02	\$615,784.36	\$197,555.13	\$324,570.41
Jan 2014	\$11,663,326.40	\$5,188,550.40	\$1,982,019.33	\$1,200,192.86	\$16,078.54	(\$54,630.75)
Feb 2014	\$39,168,769.01	\$9,891,230.94	\$2,774,962.38	\$2,110,121.29	\$445,269.03	\$787,076.37
Mar 2014	\$47,664,149.26	\$44,651,836.72	\$10,522,330.82	\$3,802,229.49	\$1,167,345.97	\$861,821.18
Apr 2014	\$0.00	\$55,341,562.04	\$38,604,981.84	\$12,101,732.96	\$3,238,362.39	\$1,733,618.35
May 2014	\$0.00	\$0.00	\$51,683,081.30	\$39,744,913.64	\$11,875,540.07	\$4,604,357.20



### Claims Distribution Based on Age/Gender

The following is based on claims incurred January–May 2014.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,250	\$6,438,165.99	\$5,150.53	1,314	\$10,236,872.69	\$7,789.43
Ages 1-4	5,440	\$2,701,750.02	\$496.68	5,768	\$3,900,672.99	\$676.26
Ages 5-9	7,819	\$3,502,157.16	\$447.89	8,036	\$3,800,663.05	\$472.95
Ages 10-14	8,611	\$5,070,568.19	\$588.86	9,053	\$5,534,583.72	\$611.33
Ages 15-17	5,583	\$4,128,965.67	\$739.53	5,896	\$4,492,534.90	\$761.91
Ages 18-19	3,772	\$3,086,545.31	\$818.36	3,886	\$2,441,586.25	\$628.27
Ages 20-24	9,278	\$10,719,634.46	\$1,155.38	8,597	\$6,013,069.54	\$699.42
Ages 25-29	8,465	\$13,475,129.77	\$1,591.83	4,707	\$3,683,438.54	\$782.58
Ages 30-34	10,156	\$16,544,237.57	\$1,628.98	5,499	\$5,505,206.14	\$1,001.13
Ages 35-39	10,836	\$17,610,732.23	\$1,625.18	6,083	\$6,972,201.80	\$1,146.18
Ages 40-44	13,094	\$23,888,383.45	\$1,824.38	7,325	\$12,223,211.86	\$1,668.61
Ages 45-49	13,826	\$29,722,457.31	\$2,149.69	8,177	\$15,728,638.28	\$1,923.57
Ages 50-54	16,158	\$40,113,434.53	\$2,482.57	9,470	\$24,926,758.51	\$2,632.29
Ages 55-59	18,978	\$58,366,234.77	\$3,075.50	11,215	\$35,560,755.51	\$3,170.88
Ages 60-64	20,236	\$68,195,384.33	\$3,370.04	12,713	\$51,986,715.51	\$4,089.26
Ages 65-74	2,516	\$10,300,300.86	\$4,094.57	1,758	\$9,508,734.08	\$5,407.61
Ages 75-84	132	\$1,542,713.66	\$11,669.54	153	\$1,008,521.57	\$6,591.64
Ages 85+	13	\$404,079.21	\$30,612.06	6	\$367,395.19	\$57,405.50

### **Allowed Amount Distribution**

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2006—2013 and year to date for 2014.

<b>Allowed Amount</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
less than 0.00	9	16	27	22	42	63	93	5,779	3
\$0.00 - \$499.99	54,058	53,891	53,571	53,160	57,392	58,044	60,330	61,963	99,457
\$500.00 - \$999.99	32,931	33,830	34,248	34,982	34,386	36,012	36,454	37,459	39,249
\$1,000.00 - \$1,999.99	40,360	42,464	42,360	43,452	42,988	44,147	44,298	44,075	34,036
\$2,000.00 - \$4,999.99	54,430	56,819	58,612	59,566	60,341	60,339	60,132	58,148	30,714
\$5,000.00 - \$9,999.99	30,373	32,271	34,487	35,696	36,028	36,375	36,015	34,667	12,554
\$10,000.00 - \$14,999.99	10,608	11,983	13,272	14,198	14,874	15,009	15,274	14,908	4,841
\$15,000.00 - \$19,999.99	4,726	5,470	6,332	6,849	7,184	7,339	7,649	7,654	2,516
\$20,000.00 - \$29,999.99	4,284	5,050	5,930	6,475	6,960	7,131	7,116	7,360	2,263
\$30,000.00 - \$49,999.99	2,844	3,268	3,820	4,451	4,935	5,155	5,310	5,434	1,716
\$50,000.00 - \$74,999.99	1,090	1,306	1,492	1,773	2,022	2,256	2,393	2,526	746
\$75,000.00 - \$99,999.99	465	536	589	688	829	839	912	1,019	326
\$100,000.00 - \$149,999.99	354	406	499	545	651	707	789	810	272
\$150,000.00 - \$199,999.99	117	160	194	203	225	274	297	357	98
\$200,000.00 - \$249,999.99	60	81	83	116	117	118	135	148	49
over \$249,999.99	99	127	152	166	196	259	269	289	68
<b>Total</b>	<b>236,808</b>	<b>247,678</b>	<b>255,668</b>	<b>262,342</b>	<b>269,170</b>	<b>274,067</b>	<b>277,466</b>	<b>282,596</b>	<b>228,908</b>

## **Summary of Enrollment and Claims**

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Net Pay Med and Rx</b>	<b>Net Pay Med</b>	<b>Net Pay Rx</b>	<b>Claims Paid</b>	<b>Claims Paid Med</b>	<b>Scripts Rx</b>
Jun 2013	266,521	\$130,389,735.79	\$102,686,791.89	\$27,702,943.90	687,781	304,021	367,189
Jul 2013	265,629	\$137,152,401.10	\$107,299,373.32	\$29,853,027.78	749,618	340,494	391,528
Aug 2013	264,947	\$125,685,102.86	\$96,017,295.25	\$29,667,807.61	725,645	317,763	390,704
Sep 2013	263,037	\$122,198,800.14	\$94,028,851.29	\$28,169,948.85	706,146	303,865	385,626
Oct 2013	265,526	\$142,670,875.86	\$111,231,247.95	\$31,439,627.91	799,051	361,563	419,426
Nov 2013	265,687	\$131,358,219.76	\$103,023,497.32	\$28,334,722.44	724,186	315,729	391,815
Dec 2013	265,605	\$149,133,085.39	\$115,683,309.38	\$33,449,776.01	782,173	328,084	436,619
Feb 2014	265,323	\$96,436,066.54	\$74,748,114.05	\$21,687,952.49	631,788	266,757	348,878
Jan 2014	265,466	\$96,920,671.77	\$76,741,028.60	\$20,179,643.17	688,583	291,843	375,311
Mar 2014	265,323	\$108,669,713.44	\$83,418,985.46	\$25,250,727.98	682,712	282,352	383,682
Apr 2014	264,823	\$111,020,257.58	\$85,008,079.65	\$26,012,177.93	678,857	288,553	373,897
May 2014	264,390	\$107,907,892.21	\$80,569,427.61	\$27,338,464.60	662,906	268,642	377,053

*NOTE: Includes run out data from all Carriers*

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Total Medical and Rx Claims</b>	<b>Total Medical Claims</b>	<b>Total Rx Claims</b>
Jun 2012 - May 2013	268,962	\$1,530,369,349	\$1,177,680,356	\$352,688,993
Jun 2013 - May 2014	266,078	\$1,463,979,361	\$1,134,831,262	\$329,148,099
% Change (Roll Yrs)	-1.10%	-4.30%	-3.60%	-6.70%